Fast, simple and digital first issuance solutions
Transforming customer experiences

The modern payment landscape isn’t changing, it has changed. Digital and mobile payment solutions are now not just optional extras, they are a fundamental part of the customer experience, and market expectations have evolved to match.

Any digital offering needs to be always available, secure and effectively integrate with customers’ lives. The coronavirus outbreak, and the changes in our lives that the virus has demanded, have only accelerated this trend. A recent FIS survey revealed that 40% of banked respondents in the US said they have changed the way they interact with their banks since the coronavirus outbreak. Furthermore, 31% stated that they would continue to use more mobile and online banking in the future and 40% said that they were likely to shop more online than in-store.

The process of payment card issuance is by necessity a physical one, with cards delivered physically to customers. However, Giesecke+Devrient (G+D) offer a portfolio of solutions that can revolutionize the issuance process and offer your customers a truly digital first issuance service. We call it Convego® Now.

What is Convego® Now?

Convego® Now is a suite of digital solutions from G+D, that transform your customers’ digital experience. As well as providing a smooth mobile bank app experience, Convego® Now enables issuers to provide their customers a digital copy of their debit or credit cards, which they can immediately activate and use straight away, while their physical card is still in the delivery process. Convego® Now easily integrates with your online banking services or app, enabling secure activation and use for both online and physical purchases.

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Convego® Now in action

One of our clients’ end users, David, is a busy, tech-savvy man. His consultancy job means that he works long hours, and is constantly on the move, dashing between meetings and client visits. A fan of digital innovation and quick, straightforward solutions, David rarely carries cash, relying on his debit card to pay for anything he needs, when and where he needs it.

He prefers the simplest, most pragmatic solution to any challenge, and would be equally happy using a digital offering or an in-branch, face-to-face service to get the job done. Ideally, he would like if his bank offered a blend of the two, allowing him to interact with them in the way that best suits him at the time, and offers the most convenient solution.

Recently David had a problem. After a busy day at work, he found that he had mislaid his wallet, with his debit card inside. Reacting quickly, he used his banking app to freeze the card and order a new one. However, as evening approached he began to feel hungry and concerned about buying groceries – with no card or cash to hand. The lockdown resulting from the coronavirus pandemic also makes venturing out to a branch, if one was open, a bit problematic.

Luckily, his bank had implemented the Convego® Now solution, and his replacement card was instantly available – and usable – directly from his app. Relaxing, David ordered some food online and settled down to enjoy his evening, secure in the knowledge that he never had to worry about losing his card and being without access to payments again.

Creating digital journeys

Unlike traditional payment landscapes, digital journeys are a product of various solutions and technologies that work together behind the scenes to create a seamless, secure digital experience for customers.

Smart issuance services such as instant issuance or issuance APIs, as well as tokenization and authentication solutions, form this backbone of a truly integrated digital experience. Solutions such as Convego® Now work in conjunction with other offerings, both in the Convego® products and beyond to foreground any digital service and put customers first.

The benefits of Convego® Now

- **Coherent digital experience**
  A smooth customer experience, from onboarding to end of life can help to solidify customer loyalty throughout the entire lifecycle of your relationship.

- **Increased activation and transaction rates**
  By providing digital copies of their card before the physical one arrives, your customers will be more inclined to immediately activate and use their card, boosting both activation rates and transactions.

- **Multi-channel issuance model**
  Blending physical and digital issuance solutions allows you to create a leaner, more agile and more responsive issuance experience for your customer, offering options that fit in with their lives.

- **Out-of-the-box offerings**
  Our solutions are designed to be simple and easy to implement services that can be easily integrated into any issuers’ services.
Digital issuance solutions

Here are just a few of the ways that our Convego® group of solutions help issuers to transform their issuance processes into digital first experiences:

**Convego® Tap**
Leveraging the power of the mobile banking app and near-field communications to offer customers the facility to authorize or activate cards with a simple tap of their payment card on their mobile device.

**Convego® Connect**
A set of APIs that seamlessly integrate into issuers’ existing mobile and digital services out of the box. Our growing range of APIs offer digital first solutions such as real-time card status updates to transform the customer experience.

**Convego® Activate**
Manage and automate your customers’ PIN requests through online banking, mobile apps SMS. Convego® Activate can enable new PIN requests, reminders and even customer-selected PIN services out of the box.

**Instant issuance**
Through either a manned station or an unmanned kiosk, offer your customers real flexibility by printing their cards on-demand, whenever and wherever they need.

**Managed card issuance**
Simplify your card issuance with an end-to-end managed service from G+D. We can take care of the entire process, from data generation and personalization to logistics and delivery.

Why choose Giesecke+Devrient (G+D)?

With more than 160 years of passion for payments, and more than 400 million personalized payment cards produced every year, G+D are well placed to support digital issuance transformations for any business, no matter how complex. Our suite of issuance solutions cover every aspect of the process, from card design and production to personalization, carrier design, logistics and digital enablement tools. Talk to us to find out more.
Creating confidence

Giesecke+Devrient (G+D) is an international Group providing security technology and headquartered in Munich, Germany. Innovations by G+D make the lives of billions of people in the digital and physical world more secure. With its products and solutions, G+D is one of the market and technology leaders in payments, connectivity, identities, and digital infrastructures.

Established in 1852, the company achieved sales of €2.45 billion in the fiscal year 2019 and employs 11,500 people. G+D has a presence in 33 countries. Its customer base includes central and commercial banks, mobile network providers, automotive manufacturers, health insurance companies, and governments and public authorities.